

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-31263-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dina Cela
239 Franklin Avenue
Maplewood, NJ 07040

Social Security No.:
xxx-xx-0501

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 28, 2022

JAN: dmc

Jeanne Naughton
Clerk

In re:
Dina Cela
Debtor

Case No. 19-31263-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 28, 2022

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Dina Cela, 239 Franklin Avenue, Maplewood, NJ 07040-3523 |
| cr | + Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514 |
| 518562812 | Great Lakes, 2401 Interment Lane, Madison, WI 53704 |
| 518562816 | + Richenet Destin, Union, NJ 07083 |
| 518562820 | + Shapiro & Denardo, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242 |
| 518562825 | + Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219 |
| 518562827 | Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129 |
| 518562832 | + US Department Of Education, PO Box 81404, Atlanta, GA 30366-1404 |
| 518562831 | + US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169 |
| 518562833 | + US Department of Education, PO Box 105189, Atlanta, GA 30348-5189 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|---|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 28 2022 20:27:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Sep 28 2022 20:27:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518562813 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Sep 28 2022 20:27:00 | Great Lakes Educational Loan Services, 2401 International Lane, Madison, WI 53704-3121 |
| 518562814 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Sep 28 2022 20:27:00 | Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192 |
| 518666956 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 28 2022 20:27:00 | HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 519548632 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 28 2022 20:27:00 | HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720 |
| 518562815 | + Email/PDF: pa_dc_ed@navient.com | Sep 28 2022 20:29:34 | Navient, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 518562822 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 28 2022 20:27:00 | SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386 |
| 518562823 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 28 2022 20:27:00 | SLS, PO Box 636005, Littleton, CO 80163-6005 |
| 518562818 | + Email/PDF: pa_dc_claims@navient.com | Sep 28 2022 20:29:33 | Sallie Mae, PO Box 9533, Wilkes Barre, PA 18773-9533 |
| 518562819 | + Email/PDF: pa_dc_claims@navient.com | Sep 28 2022 20:29:32 | Sallie Mae Bankruptcy, 220 Lasley Avenue, Wilkes Barre, PA 18706-1430 |
| 518562824 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | | |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Sep 28, 2022

Form ID: cscnodsc

Total Noticed: 27

| | | | |
|-----------|---|----------------------|--|
| | | Sep 28 2022 20:27:00 | Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village , CO 80111-4720 |
| 518562826 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 28 2022 20:27:00 | Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005 |
| 518562828 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 28 2022 20:27:00 | Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386 |
| 518562829 | + Email/Text: EDBKNotices@ecmc.org | Sep 28 2022 20:26:00 | US Department of Education, PO Box 5609, Greenville, TX 75403-5609 |
| 518562830 | + Email/Text: EDBKNotices@ecmc.org | Sep 28 2022 20:26:00 | US Department of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448 |
| 519286936 | Email/Text: EDBKNotices@ecmc.org | Sep 28 2022 20:26:00 | US Department of Education, P O Box 16448, Saint Paul MN 55116-0448 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 518562817 | | Sallie Mae, Attn: Navient, PO Box 9500, PA 18873 |
| 518562821 | *+ | Shapiro & Denardo, LLC, 14000 Commerce Parkway, Ste. B, Mount Laurel, NJ 08054-2242 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Denise E. Carlon | on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Gavin Stewart | on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com |
| Herbert B. Raymond | on behalf of Debtor Dina Cela herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Sep 28, 2022

Form ID: cscnodsc

Total Noticed: 27

TOTAL: 5